

Confirmation 4/28/2020

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Bridgette D. Waites

Debtor

Specialized Loan Servicing LLC as Government  
Loan securitization Trust 2011-FV1, U.S. Bank  
Trust National Association, not in its individual  
capacity but solely as Delaware trustee and U.S.  
bank National Association, not individual capacity  
but solely as Co-Trustee

Movant

vs.

Bridgette D. Waites

Debtor

William C. Miller, Esquire

Trustee

CHAPTER 13

NO. 19-17148 ELF

11 U.S.C. Section 362

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the loan held by the Movant on the Debtor's residence is \$4,886.30, which breaks down as follows;

Post-Petition Payments:	December 1, 2019 to April 1, 2020 at \$977.26/month
<b>Total Post-Petition Arrears</b>	<b>\$4,886.30</b>

2. The Debtor(s) shall cure said arrearages in the following manner;

a). On or before April 1, 2020, the Debtor shall make a down payment in the amount of \$1,000.00;

b). Beginning on May 1, 2020 and continuing through October 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of \$977.26 on the loan (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month, plus an installment payment of \$647.72 from May 2020 to September 2020 and \$647.70 for October 2020 towards the arrearages on or before the last day of each month at the address below;

**SPECIALIZED LOAN SERVICING, LLC  
P.O. BOX 636007  
LITTLETON, COLORADO 80163**

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay. In the event of a second default pursuant to the terms of this Stipulation, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

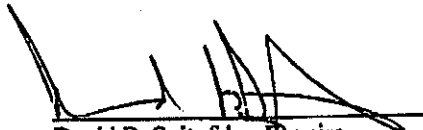
8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: March 19, 2020

By: /s/ Rebecca A. Solarz, Esquire  
Attorney for Movant

Date: 3/24/2020

  
David B. Spitofsky, Esquire  
Attorney for Debtor

Date: 3/27/2020

  
\_\_\_\_\_  
William C. Miller, Esquire  
Chapter 13 Trustee

NO OBJECTION  
\*without prejudice to any  
trustee rights and remedies

Approved by the Court this \_\_\_\_\_ day of \_\_\_\_\_, 2020. However, the court  
retains discretion regarding entry of any further order.

\_\_\_\_\_  
Bankruptcy Judge  
Eric L. Frank

**NBS Specialized Loan Servicing, LLC**